

Certificate Number: 11557-UT-DE-010896553

Bankruptcy Case Number: 10-31092

CERTIFICATE OF DEBTOR EDUCATION

I certify that on May 8, 2010, at 2:28 o'clock PM MDT,

Billy J. Almond completed a course on personal financial management given by internet by

Academy of Financial Literacy,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Utah.

Date: May 8, 2010

By /s/Phillip Eugene Day

Name Phillip Eugene Day

Title Owner

FILED IN THE
DISTRICT OF UTAH
2010 SEP 10 PM 12:00
BANKRUPTCY COURT
MAIL

Certificate Number: 11557-UT-DE-010896556

Bankruptcy Case Number: 10-31092

CERTIFICATE OF DEBTOR EDUCATION

I certify that on May 8, 2010, at 2:29 o'clock PM MDT,

Alan J. Almond completed a course on personal financial
management given by internet by

Academy of Financial Literacy,

a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning
personal financial management in the District of Utah.

Date: May 8, 2010

By /s/Phillip Eugene Day

Name Phillip Eugene Day

Title Owner

FILED IN
UNITED STATES
BANKRUPTCY COURT
2010 SEP 10 PM 12:30
DISTRICT OF UTAH
MAIL